

CERTIFICATE OF TRANSMISSION UNDER 37 C.F.R. §1.8

I hereby certify that this correspondence, including recited attachments, is being electronically transmitted to the Commissioner for Patents in the United States Patent and Trademark Office on the date below:
Date: June 30, 2009 Name: Rickard K. DeMille Signature: /Rickard K. DeMille/ Reg. No. 58,471

Our Case No. 10022-398

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Thomas Stephan et al.)	
)	Examiner: Eric Tak Wai Wong
Serial No.: 10/769,718)	
)	Group Art Unit No.: 3693
Filing Date: January 29, 2004)	
)	Confirmation No.: 8528
For: PORTFOLIO MANAGEMENT)	
EVALUATION)	
)	
)	

RESPONSE TO OFFICE ACTION

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

In response to the Office Action dated April 6, 2009, please consider this Response to Office Action, in which a Listing of the Claims beings on page 2, and Remarks begin on page 6.